? show files;ds File 15:ABI/Inform(R) 1971-2004/Sep 15 (c) 2004 ProQuest Info&Learning File 9:Business & Industry(R) Jul/1994-2004/Sep 14 (c) 2004 The Gale Group File 810: Business Wire 1986-1999/Feb 28 (c) 1999 Business Wire File 275: Gale Group Computer DB(TM) 1983-2004/Sep 15 (c) 2004 The Gale Group File 476: Financial Times Fulltext 1982-2004/Sep 15 (c) 2004 Financial Times Ltd File 610: Business Wire 1999-2004/Sep 15 (c) 2004 Business Wire. File 624:McGraw-Hill Publications 1985-2004/Sep 14 (c) 2004 McGraw-Hill Co. Inc File 636:Gale Group Newsletter DB(TM) 1987-2004/Sep 15 (c) 2004 The Gale Group File 621:Gale Group New Prod.Annou.(R) 1985-2004/Sep 15 (c) 2004 The Gale Group File 613:PR Newswire 1999-2004/Sep 15 (c) 2004 PR Newswire Association Inc File 813:PR Newswire 1987-1999/Apr 30 (c) 1999 PR Newswire Association Inc 16:Gale Group PROMT(R) 1990-2004/Sep 15 (c) 2004 The Gale Group File 160: Gale Group PROMT(R) 1972-1989 (c) 1999 The Gale Group File 634: San Jose Mercury Jun 1985-2004/Sep 14 (c) 2004 San Jose Mercury News File 148: Gale Group Trade & Industry DB 1976-2004/Sep 15 (c) 2004 The Gale Group File 20:Dialog Global Reporter 1997-2004/Sep 15 (c) 2004 The Dialog Corp. File 35:Dissertation Abs Online 1861-2004/Aug (c) 2004 ProQuest Info&Learning File 583: Gale Group Globalbase (TM) 1986-2002/Dec 13 (c) 2002 The Gale Group 65:Inside Conferences 1993-2004/Sep W2 (c) 2004 BLDSC all rts. reserv. File 2:INSPEC 1969-2004/Sep W1 (c) 2004 Institution of Electrical Engineers File 233:Internet & Personal Comp. Abs. 1981-2003/Sep (c) 2003 EBSCO Pub. File 474: New York Times Abs 1969-2004/Sep 14 (c) 2004 The New York Times File 475: Wall Street Journal Abs 1973-2004/Sep 14 (c) 2004 The New York Times 99:Wilson Appl. Sci & Tech Abs 1983-2004/Aug (c) 2004 The HW Wilson Co. File 348: EUROPEAN PATENTS 1978-2004/Sep W01 (c) 2004 European Patent Office File 349:PCT FULLTEXT 1979-2002/UB=20040909,UT=20040902 (c) 2004 WIPO/Univentio File 347: JAPIO Nov 1976-2004/May(Updated 040903) (c) 2004 JPO & JAPIO

Set Items Description

S1	6 (AUCTION) (S) (ESCROW) (S) (DELIVER???) (S) (TIME OR PERIOD
	OR DAYS) (S) (ACCEPT?) (S) (PAYMENT) (S) (RECEIVED OR DELIVE-
	RED)
\$2 ?	5 RD S1 (unique items)

Logging in to Dialog

Trying 31060000009998...Open

DIALOG INFORMATION SERVICES

PLEASE LOGON:

ENTER PASSWORD:

Welcome to DIALOG

Dialog level 04.12.02D

Last logoff: 15sep04 15:36:37 Logon file405 15sep04 17:11:58

FTXTCOR is set ON as an alias for 15, 9, 810, 275, 476, 610, 275, 476, 624, 636,

621, 613, 813, 16, 160, 634, 148, 20.

NFTXTCOR is set ON as an alias for 77, 35, 583, 65, 2, 233, 474, 475, 99,

348,349,347.

SYSTEM: HOME

Cost is in DialUnits

Menu System II: D2 version 1.7.9 term=ASCII

*** DIALOG HOMEBASE(SM) Main Menu ***

Information:

- 1. Announcements (new files, reloads, etc.)
- 2. Database, Rates, & Command Descriptions
- 3. Help in Choosing Databases for Your Topic
- 4. Customer Services (telephone assistance, training, seminars, etc.)
- 5. Product Descriptions

Connections:

- 6. DIALOG(R) Document Delivery
- 7. Data Star(R)
 - (c) 2003 Dialog, a Thomson business.

All rights reserved.

/H = Help

/L = Logoff

/NOMENU = Command Mode

Enter an option number to view information or to connect to an online service. Enter a BEGIN command plus a file number to search a database (e.g., B1 for ERIC).

? dialog

>>Invalid Option Number

*** DIALOG HOMEBASE(SM) Main Menu ***

Information:

- 1. Announcements (new files, reloads, etc.)
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Connections:

- 6. DIALOG(R) Document Delivery
- 7. Data Star(R)
 - (c) 2003 Dialog, a Thomson business. All rights reserved.

/H = Help

/L = Logoff

/NOMENU = Command Mode

Enter an option number to view information or to connect to an online service. Enter a BEGIN command plus a file number to search a database (e.g., B1 for ERIC). ? b 410

15sep04 17:12:00 User242899 Session D354.1

\$0.00 0.197 DialUnits FileHomeBase

- \$0.00 Estimated cost FileHomeBase
- \$0.00 Estimated cost this search
- \$0.00 Estimated total session cost 0.197 DialUnits

File 410:Chronolog(R) 1981-2004/Jul

(c) 2004 The Dialog Corporation

Set Items Description

? set hi ;set hi

HILIGHT set on as ''

HILIGHT set on as ''

? b ftxtcor

15sep04 17:12:21 User242899 Session D354.2

\$0.00 0.098 DialUnits File410

- \$0.00 Estimated cost File410
- \$0.08 TELNET
- \$0.08 Estimated cost this search
- \$0.08 Estimated total session cost 0.295 DialUnits

SYSTEM:OS - DIALOG OneSearch

File 15:ABI/Inform(R) 1971-2004/Sep 15

(c) 2004 ProQuest Info&Learning

*File 15: Alert feature enhanced for multiple files, duplicate removal, customized scheduling. See HELP ALERT.

9:Business & Industry(R) Jul/1994-2004/Sep 14

(c) 2004 The Gale Group

File 810: Business Wire 1986-1999/Feb 28

(c) 1999 Business Wire

File 275: Gale Group Computer DB(TM) 1983-2004/Sep 15

(c) 2004 The Gale Group

File 476: Financial Times Fulltext 1982-2004/Sep 15

(c) 2004 Financial Times Ltd

File 610: Business Wire 1999-2004/Sep 15

(c) 2004 Business Wire.

*File 610: File 610 now contains data from 3/99 forward.

Archive data (1986-2/99) is available in File 810.

File 624:McGraw-Hill Publications 1985-2004/Sep 14

(c) 2004 McGraw-Hill Co. Inc

*File 624: Homeland Security & Defense and 9 Platt energy journals added Please see HELP NEWS624 for more

File 636:Gale Group Newsletter DB(TM) 1987-2004/Sep 15

```
(c) 2004 The Gale Group
  File 621: Gale Group New Prod. Annou. (R) 1985-2004/Sep 15
         (c) 2004 The Gale Group
  File 613:PR Newswire 1999-2004/Sep 15
         (c) 2004 PR Newswire Association Inc
*File 613: File 613 now contains data from 5/99 forward.
Archive data (1987-4/99) is available in File 813.
  File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
       16:Gale Group PROMT(R) 1990-2004/Sep 15
         (c) 2004 The Gale Group
*File 16: Alert feature enhanced for multiple files, duplicate
removal, customized scheduling. See HELP ALERT.
  File 160: Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
  File 634: San Jose Mercury Jun 1985-2004/Sep 14
         (c) 2004 San Jose Mercury News
  File 148: Gale Group Trade & Industry DB 1976-2004/Sep 15
         (c) 2004 The Gale Group
*File 148: Alert feature enhanced for multiple files, duplicate
removal, customized scheduling. See HELP ALERT.
  File 20:Dialog Global Reporter 1997-2004/Sep 15
         (c) 2004 The Dialog Corp.
      Set Items Description
? s sarasota and bid()business
Processing
Processed 10 of 16 files ...
Processing
Processing
Completed processing all files
           55465 SARASOTA
         1979741 BID
        41530249 BUSINESS
            1335 BID (W) BUSINESS
               0 SARASOTA AND BID()BUSINESS
      S1
? b ftxtcor nftxtcor
             77 does not exist
>>>1 of the specified files is not available
       15sep04 17:15:14 User242899 Session D354.3
            $0.67
                    0.125 DialUnits File15
           Estimated cost File15
            $0.49
                    0.091 DialUnits File9
     $0.49
           Estimated cost File9
            $0.07
                    0.068 DialUnits File810
     $0.07
           Estimated cost File810
            $0.25
                    0.046 DialUnits File275
     $0.25 Estimated cost File275
            $0.05
                    0.046 DialUnits File476
     $0.05 Estimated cost File476
            $0.09
                    0.089 DialUnits File610
     $0.09 Estimated cost File610
            $0.14
                     0.025 DialUnits File624
     $0.14 Estimated cost File624
                     0.331 DialUnits File636
            $1.79
     $1.79 Estimated cost File636
```

```
$2.25
                     0.417 DialUnits File621
     $2.25 Estimated cost File621
            $0.07
                     0.068 DialUnits File613
     $0.07 Estimated cost File613
                     0.080 DialUnits File813
            $0.08
     $0.08 Estimated cost File813
            $4.25
                     0.787 DialUnits File16
     $4.25 Estimated cost File16
            $0.10
                     0.018 DialUnits File160
     $0.10 Estimated cost File160
            $0.03
                    0.032 DialUnits File634
     $0.03 Estimated cost File634
            $5.13
                    0.951 DialUnits File148
     $5.13 Estimated cost File148
            $0.84
                    0.837 DialUnits File20
     $0.84 Estimated cost File20
            OneSearch, 16 files, 4.009 DialUnits FileOS
     $0.75 TELNET
    $17.05 Estimated cost this search
    $17.13 Estimated total session cost
                                           4.304 DialUnits
SYSTEM:OS - DIALOG OneSearch
  File 15:ABI/Inform(R) 1971-2004/Sep 15
         (c) 2004 ProQuest Info&Learning
      15: Alert feature enhanced for multiple files, duplicate
removal, customized scheduling. See HELP ALERT.
        9:Business & Industry(R) Jul/1994-2004/Sep 14
         (c) 2004 The Gale Group
  File 810: Business Wire 1986-1999/Feb 28
         (c) 1999 Business Wire
  File 275: Gale Group Computer DB(TM) 1983-2004/Sep 15
         (c) 2004 The Gale Group
  File 476: Financial Times Fulltext 1982-2004/Sep 15
         (c) 2004 Financial Times Ltd
  File 610: Business Wire 1999-2004/Sep 15
         (c) 2004 Business Wire.
*File 610: File 610 now contains data from 3/99 forward.
Archive data (1986-2/99) is available in File 810.
  File 624:McGraw-Hill Publications 1985-2004/Sep 14
         (c) 2004 McGraw-Hill Co. Inc
*File 624: Homeland Security & Defense and 9 Platt energy journals added
Please see HELP NEWS624 for more
  File 636: Gale Group Newsletter DB(TM) 1987-2004/Sep 15
         (c) 2004 The Gale Group
  File 621: Gale Group New Prod. Annou. (R) 1985-2004/Sep 15
         (c) 2004 The Gale Group
  File 613:PR Newswire 1999-2004/Sep 15
         (c) 2004 PR Newswire Association Inc
*File 613: File 613 now contains data from 5/99 forward.
Archive data (1987-4/99) is available in File 813.
  File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
       16:Gale Group PROMT(R) 1990-2004/Sep 15
         (c) 2004 The Gale Group
*File 16: Alert feature enhanced for multiple files, duplicate
removal, customized scheduling. See HELP ALERT.
  File 160: Gale Group PROMT(R) 1972-1989
```

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(c) 1999 The Gale Group
  File 634:San Jose Mercury Jun 1985-2004/Sep 14
         (c) 2004 San Jose Mercury News
  File 148: Gale Group Trade & Industry DB 1976-2004/Sep 15
         (c) 2004 The Gale Group
*File 148: Alert feature enhanced for multiple files, duplicate
removal, customized scheduling. See HELP ALERT.
  File 20:Dialog Global Reporter 1997-2004/Sep 15
         (c) 2004 The Dialog Corp.
        35: Dissertation Abs Online 1861-2004/Aug
         (c) 2004 ProQuest Info&Learning
  File 583: Gale Group Globalbase (TM) 1986-2002/Dec 13
         (c) 2002 The Gale Group
*File 583: This file is no longer updating as of 12-13-2002.
  File 65:Inside Conferences 1993-2004/Sep W2
         (c) 2004 BLDSC all rts. reserv.
  File
         2:INSPEC 1969-2004/Sep W1
         (c) 2004 Institution of Electrical Engineers
*File
        2: Alert feature enhanced for multiple files, duplicates
removal, customized scheduling. See HELP ALERT.
  File 233:Internet & Personal Comp. Abs. 1981-2003/Sep
         (c) 2003 EBSCO Pub.
  File 474: New York Times Abs 1969-2004/Sep 14
         (c) 2004 The New York Times
  File 475: Wall Street Journal Abs 1973-2004/Sep 14
         (c) 2004 The New York Times
        99: Wilson Appl. Sci & Tech Abs 1983-2004/Aug
         (c) 2004 The HW Wilson Co.
  File 348:EUROPEAN PATENTS 1978-2004/Sep W01
         (c) 2004 European Patent Office
  File 349:PCT FULLTEXT 1979-2002/UB=20040909,UT=20040902
         (c) 2004 WIPO/Univentio
  File 347: JAPIO Nov 1976-2004/May(Updated 040903)
         (c) 2004 JPO & JAPIO
*File 347: JAPIO data problems with year 2000 records are now fixed.
Alerts have been run. See HELP NEWS 347 for details.
      Set Items Description
? s (auction) (s) (escrow) (s) (deliver???) (s) (time or period or days) (s)
(accept?)
<---->
u!
? s (auction) (s) (escrow) (s) (deliver???) (s) (time or period or days) (s)
(accept?) (s) (payment) (s) (received or delivered)
Processing
Processed 10 of 27 files ...
Completed processing all files
          564130 AUCTION
           89243 ESCROW
         7908553 DELIVER???
        24245127 TIME
         7284843 PERIOD
         5687212 DAYS
         5267218 ACCEPT?
         1863315 PAYMENT
         6176129 RECEIVED
```

1793180 DELIVERED S1 (AUCTION) (S) (ESCROW) (S) (DELIVER???) (S) (TIME OR PERIOD OR DAYS) (S) (ACCEPT?) (S) (PAYMENT) (S) (RECEIVED OR DELIVERED) ? s s1 and pd<20000707 >>>File 15 processing for PD= : PD=20000707 started at PD=710000 stopped at PD=920703 >>>File 9 processing for PD= : PD=20000707 started at PD=100305 stopped at PD=980228 >>>File 810 processing for PD= : PD=20000707 >>> started at PD=850116 stopped at PD=911124 >>>File 275 processing for PD= : PD=20000707 >>> started at PD=140103 stopped at PD=880530 >>>File 476 processing for PD= : PD=20000707 started at PD=19820102 stopped at PD=19881015 >>> >>>File 624 processing for PD= : PD=20000707 started at PD=104 stopped at PD=920521 >>>File 636 processing for PD= : PD=20000707 started at PD=19880101 stopped at PD=19940318 >>>File 621 processing for PD= : PD=20000707 started at PD=00000000 stopped at PD=19910208 >>>File 813 processing for PD= : PD=20000707 started at PD=100000 stopped at PD=900919 >>>File 16 processing for PD= : PD=20000707 started at PD=19900101 stopped at PD=19950623 Processing Processed 10 of 27 files ... >>>File 160 processing for PD= : PD=20000707started at PD=2103 stopped at PD=770314 >>>File 634 processing for PD= : PD=20000707 started at PD=850602 stopped at PD=900603 >>>File 148 processing for PD= : PD=20000707 started at PD=140105 stopped at PD=830127 Processing >>>One or more prefixes are unsupported >>> or undefined in one or more files. >>>File 583 processing for PD= : PD=20000707 started at PD=100001 stopped at PD=880922 Processed 20 of 27 files ... : PD=20000707 >>>File 233 processing for PD= started at PD=1201 stopped at PD=990920 >>>File 474 processing for PD= : PD=20000707 started at PD=101111 stopped at PD=731131 >>>File 475 processing for PD= : PD=20000707started at PD=191111 stopped at PD=800812 >>>File 99 processing for PD= : PD=20000707 started at PD=DEC.1200 stopped at PD=19910204 >>>File 348 processing for PD= : PD=20000707 >>> started at PD=78 stopped at PD=990603 Processing <---->User Break----> u! ? ds

(AUCTION) (S) (ESCROW) (S) (DELIVER???) (S) (TIME OR PERIOD OR DAYS) (S) (ACCEPT?) (S) (PAYMENT) (S) (RECEIVED OR DELIVE-

Set

S1

Items

Description

RED)

04682149 Supplier Number: 62524379 (USE FORMAT 7 FOR FULLTEXT)
You've Got Money!
Wijnen, ReneE
Bank Technology News, v13, n6, p1
June, 2000

Language: English Record Type: Fulltext Document Type: Magazine/Journal; Trade

Word Count: 1960

(USE FORMAT 7 FOR FULLTEXT)

payment. And banks and tech vendors are scrambling to gear up for it. While the complexities of electronic bill presentment and payment have painstakingly been ironed out over almost two decades, a form of online payment born yesterday is already helping consumers whiz money back and forth to each other at Internet speed. It's called email. Practically unheard of a year ago, email payment, also known as person-to-person online payment, has already cropped up on company Web sites in industries ranging from banking to invitations. ...market. What's more it appears to be a hit among consumers as well Fmail

The next "next big thing" in ecommerce could be person-to-person

What's more, it appears to be a hit among consumers, as well. Email payment service provider PayPal, Palo Alto, CA, announced in early April that it had already passed chief email payment services. "One million customers is phenomenal," Litan says. "It's important because whoever gets customers now owns the traffic." Although person-to-person payment models vary, the basic premise is that a consumer registers with an email payment company by providing either a credit card or a bank account number. With PayPal's...card or bank account provided during the initial registration. On the receiving end of the payment, recipients do not have to be registered with PayPal prior to having money sent to them. Instead, the receiver must fill out a form attached to the payment to access the money already waiting in a PayPal account in the receiver's name...that collects on the money customers leave in their online accounts. By contrast, most other payment companies make money by charging a per-transaction fee to a customers' credit card or bank account. On the back end, person-to-person online payment looks a lot a like a shared merchant account. Businesses readily establish merchant accounts to ...occasional credit card payments, establishing a merchant account would be cumbersome. In person-to-person payment, the customers of an email payment company are essentially treated as shared owners of a joint merchant account, allowing them to reap the

benefits of accepting credit card payments, while sharing the costs.

It's this ability to accept credit card payments cheaply and easily that has made the method particularly popular on consumer-to-consumer auction sites such as eBay, where buyers and sellers initially faced more awkward payment processes, such ...money orders or waiting for personal checks to clear before completing transactions. "Person-to-person payment has been driven by online auctions," says Paul Jamieson, senior analyst of banking and payment systems with Gomez Advisors, Lincoln, MA. "People were looking for a safe, simple and fast method of settling auction transactions." PayPal claims that one in four eBay auction items is paid for through its service. Spurred by the growing popularity of email payment among consumers, eBay has invested in a payment system of its own. In May 1999, the company acquired Billpoint Inc.; this past March, it sold a 35% stake in the payment engine to Wells Fargo & Co., San Francisco. Although eBay won't exclude the use of other person-to-person payment services on its site, it's hoping that its investment will make Billpoint the preferred service among auction customers. "The fundamental way we're moving money is the same. What's different is sale, Billpoint became an additional box you can check for payment method." In addition to key placements on Billpoint's Web site, eBay is using its understanding of the auction community to customize the payment service for different types of sellers. For example, sellers with error-free records who sell... ...account processing fees and valuable co-branding opportunities through eBay. Furthermore, person-to-person online payment presented a way to divert business lucrative credit ...ecommerce and Internet payments at Wells. The bank also sees opportunities in eventually offering the payment service to start-up businesses that are not yet ready to set up merchant accounts, she adds. Other banks have rushed to form partnerships with payment vendors as well. In March, FleetBoston Financial Corp., Boston, allied with Providence, RI-based Tradesafe.com, and in April, Bank of America Corp., Charlotte, NC, announced a person-to-person payment agreement with electronic bill payment and presentment leader CheckFree Holdings Corp., Norcross, GA. FleetBoston and Tradesafe.com refer to the model they are supporting as a party-to-party payment model, and stress that beyond consumer-to-consumer auctions they see a variety of opportunities...under \$1,200, but for larger purchases it holds the buyer's money in an escrow-type arrangement until the product is delivered. The different versions and goals of the existing email payment models in the marketplace today underscore the ambiguity over what role email payment will eventually play. Bank One Corp., Chicago, chose not to partner with an existing vendor...might suggest that a customer switch to a MasterCard or Visa processing account if the payment transaction volume indicates the user is using the service for business purposes. In addition to...other banks to re-brand as their own. GartnerGroup's Litan notes that the new payment method represents potential competition for electronic billing vendors. For example, drawing on the banking expertise...

...quickly jumping into the email payments scene. The company says it has designed an email **payment** based on direct deposit, which ...bank account numbers to enroll in the program. The danger of a direct deposit email **payment** system is that cautious customers might be reluctant to enter an bank account number over...

...getting over those fears," says Tim Renshaw, product manager of person-to-person products and payment at CheckFree. The vendor is

working on a new version that will allow transmittal of...launch date. Another feature CheckFree is developing for future versions of the product is real-time money transfer. Its initial email payment system will have a three-day lag time in transferring money from one bank to another. However, Renshaw says that some systems that claim to have instant payment actually have a several day delay in withdrawing money from online accounts. The new person-to-person package is distinguished from CheckFree's existing "Pay Everyone" electronic bill payment service in that the entire person-to-person payment process is electronic. With Pay Everyone, consumers enter the information of individuals to whom they want to send checks and to authorize online payment, but on the back end a check is still cut and mailed. Beyond auctions and...

...event planning and invitation company in Menlo Park, CA, saw potential in tying an email **payment** service directly to its product. That's why it has developed its own in- house **payment** service. "We believe that as a service, person-to-person payments work best when they...

...send invitations for sports events, concert tickets, going-away parties, or other activities that include payment or money exchanges. The service is free, and the company collects float and Web advertising... ? t s2/3,k/2

2/3,K/2 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

37216062

Q2 2004 Bradley Pharmaceuticals, Inc. Earnings Conference Call - Part 1 FAIR DISCLOSURE WIRE July 29, 2004 JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT WORD COUNT: 4746

- ... my name is Elizabeth and I will be your conference facilitator for today. At this time I would like to welcome everyone to the second quarter 2004 earnings conference call. (OPERATOR...
- ... 1995. These forward-looking statements include statements that address activities, events or developments that Bradley accepts, believes or anticipates will or may occur in the future such as earnings estimates, launches of new products, market acceptance of products and predictions of future financial performance. All forward-looking statements are based on...
- ... or integrate new products into its portfolio or effectively react to other risks described from time to time in Bradley's SEC filings. Further, Bradley cannot predict the impact on its business of... income between the two reporting periods. The highlight of the quarter really was the continued acceptance of our promotions, our relationship building, especially on the new products you know that we...
- ... of wholesalers and into retail pharmacy. This is very encouraging to us and indicates again acceptance of our promotions and of course Zoderm has livened a lot of very positive feedback...because we began to release from QA and QC until somewhere on January 15 same time that we had our annual report and the same time we were training our sales

people. There will be slight delay in the release time and we did ship it to wholesalers. Beginning on, I think, about June 15. That...

- ...you have seen in the last couple of weeks. And one was, we had, first time we've ever done that, we had a pre-promotion telling doctors it is coming...
- ... correct. But it was expensive I mean launching and maintaining three brand names during this **period** was an exceedingly intensive effort by our entire marketing and sales group Flora-Q, Keralac...
- ... Carmol although maintained about \$8 million did decreased about 15% but is on target for **delivery** of about 26 to 28 million for the full year, which was what we anticipated to be a project that would take much time. It has been planned to do that. We're not trying to move people around...
- ... that they can cove on fewer doctors but more frequency and that saves less drive time relative to the current situation. We did supply the Bradley sales people with automobiles and...
- ... two things that are important. In productivity of sales force and that is length of time on the job as well as doing certain programs like preceptorship (ph) programs and our...
- ... will be joining us and there will be some significant synergies and savings realized over time as we integrate the Bioglan team into Doak and into Bradley. To begin with one...
- ... Bioglan namely Adoxin Solaraze. We understand and we see in the data that during the auction process currently the script looks a little flat, understandably idle. So, we are very excited... been our most successful launches to date and all the prescriptions have been very well received by our customers. Some key programs underway on the marketing side, is that we are...
 ...way (inaudible). Retail movements has picked up strongly and the product
- ...way (inaudible). Retail movements has picked up strongly and the product is being well receipted accepted in the gastro and the colorectal surgery community We're also taking important steps to...
- ... prescription are now approaching over 13,500 per month and we got a solid launch **period**. Our partners Aventis are calling on OB/GYN audience and this is actually accounting for...the seven or eight countries will start to kick in certainly next year at this **time** and hopefully that should bulk up the international business at least in the medial future...
- ... 4 million. Purchase of intangible assets for 2.6 million, growing to national distribution agreement; payment of acquisition costs for Bioglan of 926,000. Payment of refundable escrow payment of 1.5 million relating to a bid for central product acquisition, which we did...
- ... be approximately 8.2 million per year Estimate of amortization expense is based upon materials **received** during the Bioglans due diligence **period** and our consultations with our independent evaluation firm. Alan.
- ? t s2/3, k/3

2/3,K/3 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2004 The Dialog Corp. All rts. reserv.

28779569 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Q1 2003 Stamps.com Earnings Conference Call - Final - Part 1
FAIR DISCLOSURE WIRE
April 02, 2003
JOURNAL CODE: WFDW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 4687

- ...Stamps.Com First Quarter 2003 results conference call. This call is being recorded. At this time for opening remarks and introduction, I'd like to turn the call over to the...
- ... forward-looking statements are detailed in filings with the Securities and Exchange Commission made from time to time by Stamps.Com, including its Annual Report on Form 10K for the fiscal year ended...
- ... only a little over two months since we held our conference call, but in that time, we have continued to make some good progress on the business. Let me just begin...
- ... our beta test for our hidden postage label feature during the first quarter, and we **received** USPS approval to launch the hidden postage label. We expect to launch this feature to...
- ... this month. We continue to make progress on the PayPal integrated web product, and we delivered the software to them during the first quarter. The final deployment of the software will require approval from the US Postal Service for acceptance of PayPal as a method of purchasing postage for the customers, and we have been...which represents the churn rate for customers leaving during the 29-day no-risk trial period was 17 percent in Q1. This was a decrease over the 19 percent in Q4. The average monthly based churn, which represents the churn rate for customers past the trial period, was approximately 2.1 percent in Q1. Customer usage. Total postage printed by customers for...
- ... later this year. Hidden postage. We completed our beta test for hidden postage and recently **received** USPS approval. Hidden postage allows users to print out a shipping label that does not show the actual postage paid. This is an ideal feature for online businesses, **auction** sellers and shippers. Because the hidden postage label does not display the actual postage value...improvements to our cash collection capabilities in the second quarter, including a switch of our **payment** processor company. Gross margin for the quarter was 62 percent, which was down from 67...
- ... to cash holding that back up letters of credit for real estate leases and other **escrow** holdings. Of the 4.6 million decline in total cash and cash equivalents, approximately half...
- ... repurchase, with the other half made up of cash burn from operations, and a one-time cash payment for a legal settlement. Now, let me give you guidance for the first quarter and... ? t s2/3,k/4

2/3,K/4 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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> Applicant

00771307 **Image available**

METHOD AND SYSTEM FOR MANAGING AND CONDUCTING A NETWORK AUCTION
PROCEDE ET SYSTEME DE GESTION ET DE CONDUITE D'UNE VENTE AUX ENCHERES SUR
BESEAU

Patent Applicant/Assignee:

CITICORP CREDIT SERVICES INC, 399 Park Avenue, New York, NY 10022, US, US (Residence), US (Nationality)

Inventor(s):

ELDER Richard, 510 East 23rd Street, New York, NY 10010, US Legal Representative:

MARCOU George T, Kilpatrick Stockton LLP, 700 Thirteenth Street, N.W., Washington, DC 20005, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200104816 A1 20010118 (WO 0104816)

Application: WO 2000US18582 20000707 (PCT/WO US0018582)

Priority Application: US 99143021 19990709

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

- (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
- (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
- (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
- (EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English Fulltext Word Count: 8310

Fulltext Availability: Detailed Description

Detailed Description

- ... s account or accounts have been debited for the auctioned amount and deposited into the **escrow** account S70, the buyer and seller are notified of this transaction by the financial institution...
- ...or mail, to name a few examples. After notification, the financial institution may start a time period for completion of the transaction 5, 10, 15 days). If the seller does not deliver the good(s) within the first time period \$74, the buyer's payment is returned to the buyer's account \$76. Alternatively, referring to Figure 6, if the buyer has received the good(s) within the first time period, a second time period may be set for the buyer to inspect the good(s) to determine if they are conforming \$120. The system queries whether or not the buyer responds within the second time period \$122. If there is no response, then the seller is credited with the buyer's payment from the escrow account \$124. If the buyer does respond within the second time period regarding the

good(s), the system queries whether or not the good(s) are in acceptable condition S126. If the good(s) are acceptable, then the seller is credited with the buyer's payment from the escrow account S128. If the good(s) are not acceptable, the auction system of the current embodiment offers the buyer one of two choice for completion of...the seller or the buyer may request a bargaining session with the seller via the auction system S130.

If the buyer chooses to return the good(s), a third time period...? t s2/3,k/5

2/3,K/5 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2004 WIPO/Univentio. All rts. reserv.

00765441 **Image available**

DEFINING AND UPLOADING MULTIPLE TRANSACTION DESCRIPTIONS FROM A CLIENT TO A TRANSACTION FACILITY

PROCEDE ET SYSTEME POUR DEFINIR ET TELECHARGER VERS L'AMONT PLUSIEURS DESCRIPTIONS DE TRANSACTION D'UN EQUIPEMENT CLIENT VERS UN EQUIPEMENT DE TRANSACTION

Patent Applicant/Assignee:

EBAY INC, 2125 Hamilton Avenue, San Jose, CA 95125, US, US (Residence), US (Nationality), (For all designated states except: US)

Patent Applicant/Inventor:

KNEPFLE Joshua D, 3363 Cleves Warsaw Pike, Cincinnati, OH 45238, US, US
(Residence), US (Nationality), (Designated only for: US)

RATTERMAN Robert J, 4986 Cleves Warsaw Pike, Cincinnati, OH 45238, US, US (Residence), US (Nationality), (Designated only for: US)

HELME Peter, 1515 Karl Avenue, Monte Sereno, CA 95030, US, US (Residence)
, US (Nationality), (Designated only for: US)

WILSON Michael, 24325 Glenwood Drive, Los Gatos, CA 95030, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

MALLIE Michael J, Blakely, Sokoloff, Taylor & Zafman LLP, 7th Floor, 12400 Wilshire Boulevard, Los Angeles, CA 90025, US

Patent and Priority Information (Country, Number, Date):

Patent:

WO 200078557 A1 20001228 (WO 0078557)

Application: WO 2000US17136 20000621 (PCT/WO US0017136) Priority Application: US 99140124 19990621

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English Fulltext Word Count: 14444

Fulltext Availability: Claims

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 /24
 CLIENT MACHINE 32
 CLIENT 30
 ROGRAMI
 34
 NETWORK BASED AUCTION FACILITY 10
 2 4 16 8 1420
 PAGES PICTURE I RCH
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...r-@@
 PAGE CLIENT SIDE
 84
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 73
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 SERVER SIDE
 REVIEWER 94
 10 NEWORK - BASED AUCTION KCILITY r 90
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 TRANSACTION APPLICATION
 DATABASE ENGINE SERVER
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...UPLOAD
 APPLICATION TO CLIENT
 MACHINE AND INSTALL
 CREATE COLLECTION OF
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 AUCTION ITEMS) AT CLIENT MACHINE 104
 USING UPLOAD APPLICATION
 E COLLECTION AT
 CLIENT SIDE 106
 7...
...FOR COL I N
 POPULATE SELECTED 0
 158
 FIELDS ACCORDING 156
 TO TEMPLATE USER INPUTS AUCTION LISTING
 INFORMATION INTO DIALOG BOX
 160
 NEXT
 ,00Al IPT11
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 SEL
 YES S 62
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168 JSER SELECTS... 170 PROMPT USER FOR USE NAME AND PASSWORD 172 +PROMPT USER FOR DATE AND TIME UPLOAD BATCH 174 ON WHICH BATCH TO BE POSTED TM FlGm 6 180 Add Auction 182 and Descripfion Om* One-line descripfion: I Minimum bid (US\$): Nariative descripfion: Qw* Sell as a block: Reserve Auction: Reserve Price (US\$): No. of Reposts: ItempidureURLORN/ Aucfion Duration: Rem category. Nxnent & Shipping O;@ Feature... ...N/ Book 1 \$1.00 N/ Stamp I -Ti . MO N/ FIGO 8 212 % Upload Auction Collection Z@@4 User Name: I joshtest I .Bassword: i * * * * * 1-"I st DatefFinle 0... ...heImelsofa.jpg quantity: 1 reserve-price: 25.00 minimum-bid: 1.00 duration: 7 private-auction: n payment-meth--MO - cashiers: payment - meth - VISA-MC: paymenlLtermsLseller shipping.terms-home-country: galleq featured. galleiy urto gffiLicon. zip. 95125... ... submitted. After you submit a collection of items, each item will be posted as an auction. Collection Summary for Pete r288 Created Date/Time]11 Expiration Dateffime jj[kffik]jj Status 10 294 2431 06/11/99 02:04...

...All Items in Collection #3900

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 12/29/9918:09:30 PST
 TEST ITEM 1 - DO NOT BID Item #1 6534...
...above itern II)s will no longer be valid once the items are committed to
 auction. At that point new ...the bottom of the page. For long
 collections scroll down to view.
 Items Started in Auction:
 ID Number Title Ending Date
 152299 TEST ITEM 1 - DO NOT BID 01/31/00...
...of bids 0 (bid history)
 Duration 7 Location Falcon Heights
 Started TBD EO (mail this auction to a friend)
 Ends TBD (request a gift alert)
 Seller pftl5)*
  (view seller's other auctions) A seller a question) tr
 High Bid .. Payment Money OrdedCashiers; Checks, Online Escm, See
 item description for pWment methods accepted Shipping Seller pays
 for shipping. Seller shipd to home counhy onl@, See item description for
 shipping charges
 Revise Seller, ff this item has received no bids, you may mvise
 DESCRIPTION
 DO NOT BID ON THIS!
 FIGO 12F
 /24
 Online...
...Op or Postal Code (e.g., C134 4WS)
 United Kingdom
 FIGO 12H
 /24
 324
 Payment Methods MvMoney Order/Cashiers Check M Personal Check M
 Visa/Master Card Choose all that you [:]COD (collect on delivery)
 Fv@On-line Escrow El American Express
 will accept
 E]See Item Description F'j Other F@ Discover
 Where will you ship? To ship...
...description
 Quantity
 required if quantity is more than 1 , then you will have a Dutch
 auction,
 see tips
 Minimum Bid I im per item see bps
 required (e.g., 2.00...
...e.g., 15.00 - Please do not include commas or currency symbols, such as
 $) Private Auction? F'j Please don't use this unless you have a
 specific reason.
 optional learn...4)
 GALI ERY@STATE number(5)
 GALLERY TYPE number(2)
 COUNTRY ID number (4)
 NOTICE -TIME date FiGe 13C
 BILL TIME date
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 340
 UCTION
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 MINIMUM BID - AUCTION N
 UPLOAD DATE
 QUANTITY PROGRAM VERSION
 RESERVE NO. OF DURATION CATEGORY LIST VERSION
 PAYMENT & SHIPPING
 PICTURE URL SELLER NAME
 <SAVE FUNCTION> SELLER PASSWORD
  <READ FUNCTION> POST TIME AND DOB
  <SAVE FUNCTION>
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 FIGO 14
 /24
 350
 352 0
 PROCESSOR
 VIDEO DISPLAY
 INSTRUCTIONS...
...data base and where practicable terms used):
 STN, EAST
  creating, uploading, putting, generating, defining, inputting, auction,
 offer, sale, listing, intemet or world wide web,
 web, network, www
 Form
? t s2/3, k/6
>>>Item 6 is not within valid item range for file 347
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Set
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S1
                (AUCTION) (S) (ESCROW) (S) (DELIVER???) (S) (TIME OR PERIOD
              OR DAYS) (S) (ACCEPT?) (S) (PAYMENT) (S) (RECEIVED OR DELIVE-
             RED)
S2
            5
                RD S1 (unique items)
? show files;ds
File 15:ABI/Inform(R) 1971-2004/Sep 15
         (c) 2004 ProQuest Info&Learning
       9:Business & Industry(R) Jul/1994-2004/Sep 14
File
         (c) 2004 The Gale Group
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         (c) 1999 Business Wire
File 275: Gale Group Computer DB(TM) 1983-2004/Sep 15
         (c) 2004 The Gale Group
File 476: Financial Times Fulltext 1982-2004/Sep 15
         (c) 2004 Financial Times Ltd
File 610: Business Wire 1999-2004/Sep 15
         (c) 2004 Business Wire.
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File 624:McGraw-Hill Publications 1985-2004/Sep 14
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         (c) 2004 The Gale Group
File 621: Gale Group New Prod. Annou. (R) 1985-2004/Sep 15
         (c) 2004 The Gale Group
File 613:PR Newswire 1999-2004/Sep 15
         (c) 2004 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
         (c) 1999 PR Newswire Association Inc
File 16:Gale Group PROMT(R) 1990-2004/Sep 15
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         (c) 1999 The Gale Group
File 634:San Jose Mercury Jun 1985-2004/Sep 14
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File 148:Gale Group Trade & Industry DB 1976-2004/Sep 15
         (c) 2004 The Gale Group
      20:Dialog Global Reporter 1997-2004/Sep 15
         (c) 2004 The Dialog Corp.
      35: Dissertation Abs Online 1861-2004/Aug
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         (c) 2004 BLDSC all rts. reserv.
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       2:INSPEC 1969-2004/Sep W1
         (c) 2004 Institution of Electrical Engineers
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File 474: New York Times Abs 1969-2004/Sep 14
         (c) 2004 The New York Times
File 475: Wall Street Journal Abs 1973-2004/Sep 14
         (c) 2004 The New York Times
      99: Wilson Appl. Sci & Tech Abs 1983-2004/Aug
         (c) 2004 The HW Wilson Co.
File 348:EUROPEAN PATENTS 1978-2004/Sep W01
         (c) 2004 European Patent Office
File 349:PCT FULLTEXT 1979-2002/UB=20040909,UT=20040902
         (c) 2004 WIPO/Univentio
File 347: JAPIO Nov 1976-2004/May(Updated 040903)
         (c) 2004 JPO & JAPIO
Set
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                Description
S1
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              OR DAYS) (S) (ACCEPT?) (S) (PAYMENT) (S) (RECEIVED OR DELIVE-
S2
               RD S1 (unique items)
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